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OFFICIAL**FAX COVER LETTER**

January 5, 2004

TO: Examiner Poinvil, Frantzy
COMPANY: USPTO
PHONE: 703-308-1113
FAX: 703-872-9326**FROM:** Steven C. Lieske
DIRECT DIAL: (612) 607-7508
EMAIL: SLieske@oppenheimer.com
RE: 09/551,238**COMMENTS:**

I hereby certify that this correspondence is being transmitted via facsimile to Examiner Poinvil Frantzy of the US Patent and Trademark Office on January 5, 2004.

**Cristine Williams**

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Serial #: 09/551,238
In reply to Office action mailed: 10/09/2003
page 1 of 12

OFFICIAL

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial #: 09/551,238
Applicant: Wottowa et al.
Filed: 04/17/2000
Title: ACCOUNT AND CUSTOMER CREATION IN AN ON-LINE BANKING MODEL

TC/AU: 3628
Examiner: POINVIL, FRANTZY
Docket #: 060021-369201 (old reference AND1P692)
Customer #: 29,838

CERTIFICATE OF TRANSMISSION

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Name: Cristine Williams

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AMENDMENT

01 FC:1202

54.06.00

In response to the Office action mailed October 4, 2003, please find the following sections:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.